



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Malik

Confirmation No.: 5759

Serial No.: 09/287,023

Group Art Unit: 2643

Filed: April 6, 1999

Examiner: Nguyen, D.
Docket No. 190251-1910

For: Methods and Systems for Using
the Public Switched Telephone Network
to Conduct a Transaction Between
Customer Accounts

RESPONSE TO OFFICE ACTION

Mail Stop: AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

In response to the final Office action of October 6, 2004, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 15 of this paper.

AUTHORIZATION TO DEBIT ACCOUNT

It is not believed that an extension of time is required. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to deposit account no. 20-0778.



CERTIFICATE OF MAILING

I certify that the below listed items are being deposited with the U.S. Postal Service as first class mail in an envelope addressed to:

**Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450**

on 11-5-04

Jeffrey R. Kuester

In Re Application of:

Confirmation No.: 5759

Malik

Group Art Unit: 2643

Serial No.: 09/287,023

Examiner: Nguyen, D.

Filed: April 6, 1999

Docket No.: 190251-1910

For: Methods and Systems for Using the Public Switched Telephone Network to Conduct a Transaction Between Customer Accounts

The following is a list of documents enclosed:

Return Postcard
Amendment Transmittal
Response to Office Action

Further, the Commissioner is authorized to charge Deposit Account No. 20-0778 for any additional fees required. The Commissioner is requested to credit any excess fee paid to Deposit Account No. 20-0778.

Customer No.: **38823**

AMENDMENT TRANSMITTAL LETTER (LARGE)

Applicant(s): Malik

Docket No.

190251-1910

Serial No.
09/287,023FILING DATE
April 6, 1999Examiner
Nguyen, D.Confirmation No.
5759Group Art Unit
2643

Invention: Methods and Systems for Using the Public Switched Telephone Network to Conduct a Transaction Between Customer Accounts

Commissioner for Patents
Mail Stop AF
P.O. Box 1450
Alexandria VA 22313-1450

Transmitted herewith is the Response to Office Action in the above-identified application.

The fee has been calculated and is transmitted as shown below

CLAIMS AS AMENDED

	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE
TOTAL CLAIMS	47 -	57 =	0	X \$18.00	\$0
INDEP. CLAIMS	7 -	7 =	0	X 88.00	\$0
Multiple Dependent Claims (check if applicable)	<input type="checkbox"/>			\$300.00	\$0
EXTENSION FEE	1 ST MONTH <input type="checkbox"/> 110.00	2 ND MONTH <input type="checkbox"/> 430.00	3 RD MONTH <input type="checkbox"/> 980.00	4 TH MONTH <input type="checkbox"/> 1530.00	\$0
Other Fees:					\$0
				TOTAL ADDITIONAL FEE FOR THIS AMENDMENT	\$

- No additional fee is required.
 Please charge Deposit Account No. _____ in the amount of _____.
 A check in the amount of _____ to cover the filing fee is enclosed. A duplicate copy of this page is enclosed.
 A Credit Card Payment Form PTO-2038 is attached in the amount of \$ _____.
 The Director is hereby authorized to charge any deficiencies of the above fees or credit any overpayment to Deposit Account No. 20-0778.

Jeffrey R. Kuester, Reg. No. 34,367

11-5-04

Date